

Penalty for presenting fraudulent claim: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

N C O F I N A N C I A L S Y S T E M S I N C

P O BOX 7627
FT WASHINGTON PA 19034

A C C O U N T I N F O R M A T I O N

S76057
LARSEN, LUKE A
% STEPHEN W. FRENCH ESQ,
2995 N COLE ROAD STE 255
BOISE, ID 83704

=====
Client #: MB8181-G GREAT/ADVANTA NATIONAL BAN
Acct #: 4326835236029920
Regarding: CREDIT CARD - VISA

Principal: 8260.94

Press **SPACE BAR** to continue
Interest: 1325.47

Total Owed: 9586.41

Interest continues to accrue at the rate of 9.500%.

REVOCABLE POWER OF ATTORNEY

KNOW ALL MEN by these presents that the undersigned Commercial Financial Services, Inc. ("CFS") hereby makes, constitutes and appoints Bankers Trust Company, acting by or through any one or more of its directors, officers or authorized employees or one or more of the directors, officers or authorized employees of any of its affiliates and agents (including without limitation NCO Financial Systems, Inc.), as the true and lawful attorney-in-fact for CFS and in the name place and stead of CFS, and for the use and benefit of CFS, with respect to Assets, Loans or Collections as defined in the Sale and Servicing Agreement, dated as of September 29, 1997, among CF/SPC GTD 97-5, Inc., Seller, Commercial Financial Services, Inc., Servicer, Bankers Trust Company, Indenture Trustee and Backup Servicer, and Securitized Multiple Asset Rated Trust 1997-5, Issuer; Sale and Servicing Agreement, dated as of December 10, 1997, among CF/SPC GTD 97-6, Inc., Seller, Commercial Financial Services, Inc., Servicer, Bankers Trust Company, Indenture Trustee and Backup Servicer, and Securitized Multiple Asset Rated Trust 1997-6, Issuer; and Pooling and Servicing Agreement, dated as of June 10, 1998, among CF/SPC GREAT, Inc., Seller, Commercial Financial Services, Inc., Servicer, Bankers Trust Company, Indenture Trustee and Backup Servicer, and Global Rated Eligible Asset Trust, Issuer, and in accordance with and to implement the provisions of the Stipulation Regarding the Debtor's Emergency Motion to Reject Servicing and Related Agreements, Authorizing the Modification of the Automatic Stay to Permit the Termination of the Debtor as Servicer and Addressing Certain Transition Issues Relating to and for SMART 1996-2, 1996-4, 1997-2, 1997-3, 1997-5 and 1997-6 and GREAT Series 1998-A and 1998-B Securitization Transactions filed as Exhibit A to the Motion for Entry of Order Approving Stipulation Regarding Transition of Servicing (OFS) on July 15, 1999 and approved by the Order Approving Stipulation Regarding Transition of Servicing (CFS) dated July 27, 1999, issued by the United States Bankruptcy Court for the Northern District of Oklahoma, In Re: Commercial Financial Services, Inc., Case No. 98-05162-R and CF/SPC NGU, Inc., Case No. 98-05166-R, Chapter 11, Jointly Administered, and in accordance with the provisions hereof:

To endorse all checks and other payment instruments which represent Assets, Loans or Collections.

Should any provision of this Power of Attorney be held to be invalid or unenforceable, such provision shall be deemed severed from this instrument and the remaining provisions of this Revocable Power of Attorney shall remain in full force and effect.

The attorney-in-fact appointed hereunder shall not be obligated to furnish bond or other security in connection with the actions hereunder.

This Revocable Power of Attorney is executed by CFS as the former servicer of the Assets, Loans and Collections.

IN WITNESS WHEREOF, CFS has hereunto caused this Revocable Power of Attorney to be signed this 6th day of August, 1999.

Commercial Financial Services, Inc.

BY: Julio C. Canino

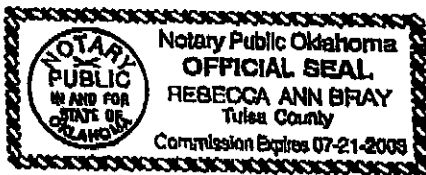
TITLE: President

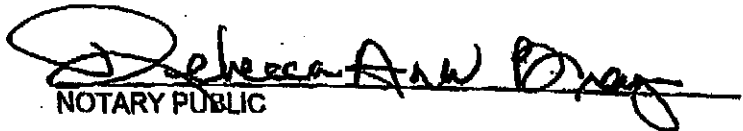
STATE OF OKLAHOMA)
) ss
COUNTY OF TULSA)

On the 6th day of August, 1998, before me personally came Fred C. Caruso, to me known, who, being by me duly sworn, did depose and say that he resides in Illinois; that he is the President of Commercial Financial Services, Inc., that executed the above instrument; and that he signed his name thereto by order of the Board of Directors of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in this certificate first above written.

[NOTARIAL SEAL]




NOTARY PUBLIC